

Document Page 1 of 22
United States Bankruptcy Court
Eastern District of Pennsylvania

IN RE:

Case No. _____

BURCHETT, WILLIAM C. & BURCHETT, DEBRA D.Chapter **13**

Debtor(s)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	4	\$ 263,000.00		
B - Personal Property	Yes	5	\$ 19,875.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 273,519.29	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$ 45,937.35	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 4,058.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 3,654.00
TOTAL		18	\$ 282,875.00	\$ 319,456.64	

IN RE:

Case No. _____

BURCHETT, WILLIAM C. & BURCHETT, DEBRA D.

Chapter **13**

Debtor(s)

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 4,058.00
Average Expenses (from Schedule J, Line 18)	\$ 3,654.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 3,365.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 19,795.29
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 45,937.35
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 65,732.64

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
217 NORTH SPRING GARDEN STREET, AMBLER, PA 19002		J	263,000.00	221,000.00
TOTAL			263,000.00	

(Report also on Summary of Schedules)

217 N. SPRING GARDEN, Ambler, PA 19002

Home Details (what's this?) Home facts data are compiled from public records and supplied to us by Zillow. More Information



Residence: **Single Family** | Beds: **4** | Bath: **2.0** | Square Feet: **1,950**
Lot Size: **8,250** | Year Built: **1910**



Value Range:

\$263,137 - \$280,000

217 N Spring Garden St, Ambler, PA
19002



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Legend:

☒ Searched Home ☒ Sold Comparable Homes ☐ Similar Homes for Sale

[Expand Map Size](#) | [Hide Map](#) ☐

[Show Map](#)

Home Value Estimates (what's this?) These home value estimates are computed and provided by our partners **Zillow.com** and **eppraisal.com**. [More Information](#)



- [Zillow.com](#) \$280,000
- [eppraisal.com](#) \$263,137

1 Year Home Value Change

- [1yr](#)
- [5yr](#)
- [10yr](#)

[See more graphs & data at Zillow.com](#)

Home Sale History and Tax (what's this?) Sales history and tax assessed data are compiled from public records and supplied to us by Zillow. [More Information](#)



Last Sold Date:
11/12/1997

Last Sold Price:
\$127,000

Tax assessed value:
\$143,120

[See more sale history & tax info at Zillow.com](#)

- [Recently Sold Comparable Homes](#)
- [Nearby Similar Homes for Sale](#)

	Address	Sold Price	Sold On	Bed	Bath	Square Feet	Distance (miles)	<input checked="" type="checkbox"/> Comparable Relevance
	<u>217 N Spring Garden St</u>	--	--	4	2.0	1,950	0.0	100%
1	<u>204 Rosemary Ave</u>	\$205,000	07/10/2009	3	1.0	1,524	5,901.0	100%

2	<u>607 Ardross Ave</u>	\$212,000	10/08/2009	4	1.0	1,448	5,901.0	100%
3	<u>284 N Main St</u>	\$195,000	01/08/2009	3	1.5	1,244	5,901.0	100%
4	<u>531 Greystone Rd</u>	\$259,900	06/19/2009	3	1.5	1,360	5,901.0	100%
5	<u>219 Oak St</u>	\$78,000	10/28/2009	3	1.0	1,007	5,901.0	100%
6	<u>310 Randolph Ave</u>	\$230,500	10/01/2009	5	1.0	1,691	5,901.0	100%
7	<u>430 Foulke Rd</u>	\$275,000	03/10/2009	2	1.0	1,360	5,901.0	100%
8	<u>708 Hartranft Ave</u>	\$360,000	11/02/2009	3	2.0	1,956	5,901.0	100%
9	<u>501 Melissa Dr</u>	\$359,000	10/02/2009	3	2.5	2,304	5,901.0	100%
	<u>1021 North St</u>	\$250,000	04/01/2009	3	1.5	1,568	5,901.0	100%
	Average	\$242,440	07/15/2009	3.2	1.4	1,546	5,901.0	100%

Showing 1-10 of 10 Recently Sold Comparable Homes (what's this?) These are selected based on recent sales data for homes that are similar to the home you have searched for and are provided by Zillow. More Information



Previous 1 Next

Data provided by Zillow and subject to Zillow terms of use. Click here for more information



Please stand by while the data is loading up...



Get your Score. Equifax.com

Next Steps...

• For Home Buyers

- Search homes for sale
- Find out how much house you can afford
- Find a Realtor®

• For Home Sellers

- Learn ways to increase your home value
- Find a Realtor®

• For Home Owners

- Should you refinance?
- Get information about home equity loans

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		CASH ON HAND	J	100.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		PERSONAL CHECKING ACCOUNT NO. XXXXXX3854	J	350.00
		PERSONAL CHECKING ACCOUNT NO. XXXXXX5734	J	250.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, include audio, video, and computer equipment.		LVNG RM \$1000; DNG RM 600; KTCHN 600; BED RMS 800; COMPTR 500; TV 200.	J	3,700.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		MEN'S WEARING APPAREL	H	1,000.00
		WOMEN'S WEARING APPAREL	W	1,000.00
7. Furs and jewelry.		MEN'S JEWELRY: WATCH AND RING	H	1,550.00
		WOMEN'S JEWELRY: WATCH, RINGS, NECKLACES, BRACELETS, EARRINGS	W	1,550.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issue.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			

IN RE BURCHETT, WILLIAM C. & BURCHETT, DEBRA D.

Case No. _____

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		21. NO TAX REFUNDS IN 2009 OR 2010	J	0.00
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2000 PLYMOUTH NEON	J	2,550.00
		2006 Jeep Cherokee	J	7,825.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			

IN RE BURCHETT, WILLIAM C. & BURCHETT, DEBRA D.

Case No. _____

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
TOTAL				19,875.00

1997 PLYMOUTH

Body	Type	VIN	List	Trade-In	Priv-Party	Retail
				Fair	Good	Excellent
Highline Sedan 4D	S47C	13170	600	825	1600	2825
Highline Coupe 2D	S42C	12970	550	800	1550	2775
BREEZE - 4 Cyl - Equipment Schedule 5						
WB. 104.0", 2.0 Liter.						
S47B, 104.0", 2.0 Liter.						
PROWLER - V6 - Equipment Schedule 1	J46C	10380	425	600	1225	2275
WB. 113.0", 3.5 Liter.						
W65F	39000	12900	14550	17000	21300	
1998 PLYMOUTH - (1or3)P3-[S47C]-W-#						
NEON - 4 Cyl - Equipment Schedule 6						
WB. 104.0", 2.0 Liter.						
Highline Sedan 4D	S47C	12855	700	1000	1825	3175
Highline Coupe 2D	S42C	12655	675	950	1725	3100
Competition Sedan 4D	S27C	14680	975	1350	2475	4025
Competition Coupe 2D	S22C	14480	950	1325	2400	4000
BREEZE - 4 Cyl - Equipment Schedule 5						
WB. 108.0", 2.0 Liter.						
W65B, 108.0", 2.0 Liter, 2.4 Liter.	J46C	16260	500	725	1475	2675
1999 PLYMOUTH - (1or3)P3[Earth](S47C)-X-#						
NEON - 4 Cyl - Equipment Schedule 6						
WB. 104.0", 2.0 Liter.						
Highline Sedan 4D	S47C	13320	875	1225	2150	3650
Highline Coupe 2D	S42C	13085	825	1175	2050	3425
Competition Sedan 4D	S27C	14685	1125	1600	2750	4225
Competition Coupe 2D	S22C	14805	1125	1550	2675	4350
BREEZE - 4 Cyl - Equipment Schedule 5						
WB. 108.0", 2.0 Liter, 2.4 Liter.						
W65B, 108.0", 2.0 Liter, 2.4 Liter.	J46C	16700	650	900	1750	3100
PROWLER - V6 - Equipment Schedule 1						
WB. 113.3", 3.5 Liter.	W65G	40000	15575	17450	20000	24500
2000 PLYMOUTH - (1or3)P3[Earth](S46C)-Y-#						
NEON - 4 Cyl - Equipment Schedule 6						
WB. 104.0", 2.0 Liter.						
Highline Sedan 4D	S48C	13990	1025	1425	2550	4200
X Sedan 4D	S48C	14680	1350	1850	3025	4750
BREEZE - 4 Cyl - Equipment Schedule 5						
WB. 108.0", 2.0 Liter, 2.4 Liter.						
W65B, 108.0", 2.0 Liter, 2.4 Liter.	J46C	17025	825	1150	2125	3650
PROWLER - V6 - Equipment Schedule 1						
WB. 113.3", 3.5 Liter.	W65G	43500	17075	19100	21600	26300
2001 PLYMOUTH - 1P3[Earth](S46C)-1-#						
NEON - 4 Cyl - Equipment Schedule 6						
WB. 104.0", 2.0 Liter.						
Highline Sedan 4D	S48C	14975	1300	1800	2950	4675
X Sedan 4D	S48C	15005	1750	2250	3475	5250
1994 PONTIAC - (1G,JGorK1)2(JB54H)-R-#						
WINDR - 4 Cyl - Equipment Schedule 5						
WB. 104.0", 2.0 Liter.						
E Sedan 4D	JB54H	11519	375	500	1075	2000
E Coupe 2D	JB14H	11519	375	500	1075	2000
E Convertible 2D	JB34H	17279	750	1050	1875	2950
V6 3.1 Liter			100	135	135	135
V6 3.1 Liter - Equipment Schedule 5						
WB. 101.3", 3.1 Liter.						
WB. 101.3", 3.1 Liter.						
E Coupe 2D	J114T	14179	425	575	1200	2150
E Sedan 4D						
WB. 103.4", 2.0 Liter.						
GRAND AM - 4 Cyl - Equipment Schedule 5						
E Sedan 4D	NE553	14484	500	725	1400	2850
E Coupe 2D	NE553	14484	500	725	1400	2850
W65A	NW55A	16354	525	725	1400	2850
W65A	NW15A	16254	550	775	1500	2675
1997 PONTIAC						
199						

501010

Coupe 2D DEFECT FOR RECONDITIONING

IN RE BURCHETT, WILLIAM C. & BURCHETT, DEBRA D.

Case No. _____

Debtor(s)

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

☐ Check if debtor claims a homestead exemption that exceeds \$146,450. *

(Check one box)

☒ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<u>SCHEDULE A - REAL PROPERTY</u>			
217 NORTH SPRING GARDEN STREET, AMBLER, PA 19002	11 USC § 522(d)(1)	9,276.00	263,000.00
<u>SCHEDULE B - PERSONAL PROPERTY</u>			
CASH ON HAND	11 USC § 522(d)(5)	100.00	100.00
PERSONAL CHECKING ACCOUNT NO. XXXXXX3854	11 USC § 522(d)(5)	350.00	350.00
PERSONAL CHECKING ACCOUNT NO. XXXXXX5734	11 USC § 522(d)(5)	250.00	250.00
LVNG RM \$1000; DNG RM 600; KTCHN 600; BED RMS 800; COMPTR 500; TV 200.	11 USC § 522(d)(3)	3,700.00	3,700.00
MEN'S WEARING APPAREL	11 USC § 522(d)(3)	1,000.00	1,000.00
WOMEN'S WEARING APPAREL	11 USC § 522(d)(3)	1,000.00	1,000.00
MEN'S JEWELRY: WATCH AND RING	11 USC § 522(d)(4)	1,350.00	1,550.00
	11 USC § 522(d)(5)	200.00	
WOMEN'S JEWELRY: WATCH, RINGS, NECKLACES, BRACELETS, EARRINGS	11 USC § 522(d)(4)	1,550.00	1,550.00
2000 PLYMOUTH NEON	11 USC § 522(d)(2)	2,550.00	2,550.00
2006 Jeep Cherokee	11 USC § 522(d)(2)	4,350.00	7,825.00
	11 USC § 522(d)(5)	3,475.00	

* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 6685 Department Of The Treasury Internal Revenue Service 801 Old York Road, 4th Floor Jenkintown, PA 19046	H	Federal Tax Lien based upon unpaid IRS 941 Taxes for Burchette Tile & Stone Inc., for Tax period 12/31/2008 for which collection is being directed against William Burchett, personally as a former officer. VALUE \$		X		16,620.35	16,620.35
ACCOUNT NO. 6685 Department Of Treasury Internal Revenue Service 801 Old York Road, 4th Floor Jenkintown, PA 19046	H	Federal Tax Lien based upon unpaid IRS 941 Taxes for Burchette Tile & Stone Inc., for Tax period 03/31/2009 for which collection is being directed agaisnt William Burchett, personally as a former officer. VALUE \$		X		3,174.94	3,174.94
ACCOUNT NO. HOME GMAC MORTGAGE SERVICES PO BOX 79135 PHOENIX, AZ 85062-9135	J	First Mortgage on 217 N. Spring Garden St. Ambler, PA VALUE: 263.000. VALUE \$ 263,000.00				253,724.00	
ACCOUNT NO. VALUE \$							
Subtotal (Total of this page)						\$ 273,519.29	\$ 19,795.29
Total (Use only on last page)						\$ 273,519.29	\$ 19,795.29

0 continuation sheets attached

(Report also on
Summary of
Schedules.)

(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

IN RE BURCHETT, WILLIAM C. & BURCHETT, DEBRA D.

Case No. _____

Debtor(s)

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

IN RE BURCHETT, WILLIAM C. & BURCHETT, DEBRA D.

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9758 Department Of The Treasury Internal Revenue Service ACS SUPPORT PO BOX 57 Bensalem, PA 19020-0057	H	Claim for Civil Penalties for unpaid Federal taxes, of which \$181.89 is accrued interest.				4,638.40
ACCOUNT NO. 3596 Department Of The Treasury Internal Revenue Service PO BOX 63256 Philadelphia, PA 19114-8356	H	Potential penalty of \$9,533.00, as reported by IRS Notice dated 6-22-09 for 941 taxes for the year ended 2006 Subject to Setoff	X	X		0.00
ACCOUNT NO. 9758 Department Of The Treasury Internal Revenue Service PO BOX 63256 Philadelphia, PA 19114-8256	H	Potential penalty amount of \$4,638.40 as reported by IRS Notice dated 05-11-09 for Account 06-1749758 941 taxes for year ended 2006 Burchett Associates, LLC				0.00
ACCOUNT NO. 3596 Department Of The Treasury Internal Revenue Service PO BOX 145500 Cincinnati, OH 45250	H	Potential Penalty Amount for Tax year 2007 Burchett & Son LLC 941 taxes \$390. would be penalty and interest only. Subject to Setoff	X	X		0.00

1 continuation sheets attached

Subtotal
(Total of this page) \$ 4,638.40

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules and, if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE BURCHETT, WILLIAM C. & BURCHETT, DEBRA D.

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6685 Department Of The Treasury Internal Revenue Service Cincinnati, OH 45999-0039	H	IRS Request for Payment dated 04-06-09 for 941 Taxes period ending 12/31/08 for Burchett Tile & Stone, Inc. 941 taxes; with credit for \$1,496.89 paid on 12-15-08. \$1,708.42 is penalty and interest. Subject to Setoff	X	X		14,911.93
ACCOUNT NO. 6685 Department Of The Treasury Internal Revenue Service Cincinnati, OH 45999-0039	H	Request for Payment dated 02-04-08 for Tax period ending 09-30-07 941 taxes Burchette Tile & Stone, Inc. claiming \$17,452.77 of which \$ 3,420.41 represents penalty and interest. Subject to Setoff		X		14,032.36
ACCOUNT NO. 6685 Department Of The Treasury Internal Revenue Service Cincinnati, OH 45999-0039	H	Request for payment of 06-08-09 for 940 taxes period ending 12-31-06 for Burchett Tile & Stone of which \$399.42 is interest and penalty. Subject to Setoff		X		0.00
ACCOUNT NO. 6685 Department Of The Treasury Internal Revenue Service ACS SUPPORT PO BOX 57 Bensalem, PA 19020-0057	H	941 Tax for Pd Ending 06-30-09 \$1,998.66 with \$45.63 accrued int. and \$96.62 penalty, and 1120S tax for pd ending 12-31-09 of \$ 356. with \$7.00 interest.				2,354.66
ACCOUNT NO. 6685 Pennsylvania Department of Revenue PO BOX Harrisburg, PA	H	PA Revenue claims unpaid sales and pay roll taxes for Burchett Tile and Stone, Inc. Amounts are disputed, and subject to set offs for partial payments. Subject to Setoff	X	X		10,000.00
ACCOUNT NO.						
ACCOUNT NO.						

Sheet no. 1 of 1 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority ClaimsSubtotal
(Total of this page) \$ **41,298.95**(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)Total
\$ **45,937.35**

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation Name of Employer How long employed Address of Employer		

INCOME: (Estimate of average or projected monthly income at time case filed)	DEBTOR	SPOUSE
1. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)	\$ _____	\$ _____
2. Estimated monthly overtime	\$ _____	\$ _____
3. SUBTOTAL	\$ 0.00	\$ 0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and Social Security	\$ _____	\$ _____
b. Insurance	\$ _____	\$ _____
c. Union dues	\$ _____	\$ _____
d. Other (specify) _____	\$ _____	\$ _____
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 0.00	\$ 0.00
7. Regular income from operation of business or profession or farm (attach detailed statement)	\$ 2,029.00	\$ 2,029.00
8. Income from real property	\$ _____	\$ _____
9. Interest and dividends	\$ _____	\$ _____
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ _____	\$ _____
11. Social Security or other government assistance (Specify) _____	\$ _____	\$ _____
12. Pension or retirement income	\$ _____	\$ _____
13. Other monthly income (Specify) _____	\$ _____	\$ _____
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ 2,029.00	\$ 2,029.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 2,029.00	\$ 2,029.00
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)	\$ 4,058.00	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:
Debtor is self-employed as a contractor. Every month's income is different. Estimated figures based upon a growing and expanding business were used.

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor’s family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

☐ Check this box if a joint petition is filed and debtor’s spouse maintains a separate household. Complete a separate schedule of expenditures labeled “Spouse.”

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ 1,843.00
a. Are real estate taxes included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	
b. Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	
2. Utilities:	
a. Electricity and heating fuel	\$ 300.00
b. Water and sewer	\$ 52.00
c. Telephone	\$ 50.00
d. Other	\$
3. Home maintenance (repairs and upkeep)	\$
4. Food	\$ 400.00
5. Clothing	\$
6. Laundry and dry cleaning	\$
7. Medical and dental expenses	\$ 50.00
8. Transportation (not including car payments)	\$ 200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$
10. Charitable contributions	\$
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner’s or renter’s	\$
b. Life	\$ 29.00
c. Health	\$
d. Auto	\$ 95.00
e. Other	\$
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify)	\$
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ 550.00
b. Other	\$
14. Alimony, maintenance, and support paid to others	\$
15. Payments for support of additional dependents not living at your home	\$
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 75.00
17. Other Haircuts And Grooming	\$ 10.00

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.

\$ 3,654.00

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:
Debtor is a self-employed contractor. Business and personal expenses vary each month. Average figures used.

20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$ 4,058.00
b. Average monthly expenses from Line 18 above	\$ 3,654.00
c. Monthly net income (a. minus b.)	\$ 404.00

IN RE BURCHETT, WILLIAM C. & BURCHETT, DEBRA D.

Case No. _____

Debtor(s)

(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 20 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: February 4, 2011 Signature: /s/ WILLIAM C. BURCHETT
WILLIAM C. BURCHETT

Debtor

Date: February 4, 2011 Signature: /s/ DEBRA D. BURCHETT
DEBRA D. BURCHETT

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.

Address

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (*total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

Date: _____ Signature: _____

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Document Page 22 of 22
United States Bankruptcy Court
Eastern District of Pennsylvania

IN RE:

Case No. _____

BURCHETT, WILLIAM C. & BURCHETT, DEBRA D.Chapter **13**

Debtor(s)

BUSINESS INCOME AND EXPENSES

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (Note: ONLY INCLUDE information directly related to the business operation.)

PART A - GROSS BUSINESS INCOME FOR THE PREVIOUS 12 MONTHS:

1. Gross Income For 12 Months Prior to Filing: \$ _____

PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:2. Gross Monthly Income: \$ 2,029.00**PART C - ESTIMATED FUTURE MONTHLY EXPENSES:**

3. Net Employee Payroll (Other Than Debtor)	\$ _____
4. Payroll Taxes	\$ <u>75.00</u>
5. Unemployment Taxes	\$ _____
6. Worker's Compensation	\$ _____
7. Other Taxes	\$ _____
8. Inventory Purchases (Including raw materials)	\$ _____
9. Purchase of Feed/Fertilizer/Seed/Spray	\$ _____
10. Rent (Other than debtor's principal residence)	\$ _____
11. Utilities	\$ _____
12. Office Expenses and Supplies	\$ _____
13. Repairs and Maintenance	\$ _____
14. Vehicle Expenses	\$ _____
15. Travel and Entertainment	\$ _____
16. Equipment Rental and Leases	\$ _____
17. Legal/Accounting/Other Professional Fees	\$ _____
18. Insurance	\$ _____
19. Employee Benefits (e.g., pension, medical, etc.)	\$ _____
20. Payments to be Made Directly by Debtor to Secured Creditors for Pre-Petition Business Debts (Specify):	\$ _____
21. Other (Specify):	\$ _____

22. Total Monthly Expenses (Add items 3-21) \$ 75.00**PART D - ESTIMATED AVERAGE NET MONTHLY INCOME**23. **AVERAGE NET MONTHLY INCOME** (Subtract Item 22 from Item 2) \$ 1,954.00